

## AMENDMENTS

Please replace claims 1-9 with the following, respectively:

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1. A method for allowing a customer to electronically determine, in an electronic payment system, which of a plurality of payment methods is to be employed for a vendor to be paid, said method comprising the steps of:
- a) obtaining at least one vendor identifier for each of said vendors;
  - b) consulting a vendor database for a vendor database identifier corresponding to said vendor identifier;
  - c) retrieving a preferred payment method identifier corresponding to said vendor database identifier as stored in said vendor database when said vendor database includes said vendor identifier, said preferred payment method identifier indicating a preferred method of payment for said vendor;
  - d) phonetically matching said vendor identifier to said vendor database identifier as stored in said vendor database and retrieving said preferred payment method identifier when said vendor database does not include a match of said vendor identifier;
  - e) presenting to said customer said vendor database identifier in a list corresponding to said preferred payment method identifier; and
  - f) performing and executing said method substantially on said customer's computer system, thus eliminating the need for an invoice collection and payment intermediary.
2. The method as recited in claim 1, wherein said step of obtaining from a vendor

identifier for each of said vendor further comprises the step of receiving said at least one vendor identifier for each of said vendors from an accounts payable database created and maintained by an accounting software application.

3. The method as recited in claim 1, further comprising the step of defining said plurality of payment methods to include traditional check drafting and electronic payment methods.

4. The method as recited in claim 1, wherein said step of presenting to said user said vendor database identifier in a list corresponding to said preferred payment method identifier further comprises the step of when one of said vendors to be paid is proposed for payment using one of said plurality of payment methods, reassigning said one of said vendors to another of said plurality of payment methods.

5. The method as recited in claim 1, wherein said presenting to said customer said vendor database identifier in a list corresponding to said preferred payment method identifier step further comprises the steps of:

- a) from an identifier of said vendors supplied by said customer, referencing a database to determine which entries of said database correspond identically or most closely to said vendors supplied by said customer;
- b) when said electronic payment system locates an exact match of said identifier of said vendor, presenting said vendor in normal text to said customer for verification; and

- c) when said electronic payment system finds no exact match of said identifier of said vendor, selecting one of said vendors as an approximation of said identifier designating said one of said vendors.

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6. The method as recited in claim 5, wherein said step of selecting one of said vendor as an approximation of said identifier further comprises the step of allowing said user to evaluate said approximation to determine if said approximation of said identifier accurately reflects said one of said at least one vendor desired by said user when one of said at least one vendor is presented conspicuously from normal.

7. The method as recited in claim 1, further comprising the step of receiving a list of said vendors as output from an accounting software application independent from said electronic payment system.

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Please cancel claim 8.

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9. A method for allowing a customer to electronically determine which of a plurality of payment methods is to be used to pay a vendor, and to transmit remittance data, each using an electronic system, said method comprising the steps of:

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- a) obtaining an outstanding invoice from a vendor;
  - b) processing said invoice through a computerized accounting application program to output accounts payable check data;
  - c) assigning said vendor a vendor identifier;
  - d) determining whether to pay said vendor by paper check or electronically by

consulting a vendor database for a vendor database identifier corresponding to said vendor identifier, said step of determining based upon said accounts payable check data;

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- e) retrieving a preferred payment method identifier when said vendor database includes said vendor identifier, said payment method identifier corresponding to said vendor database identifier as stored in said vendor database;
  - f) phonetically matching said vendor identifier to said vendor database identifier as stored in said vendor database and subsequently retrieving said preferred payment method identifier, said step of phonetically matching occurring when said vendor database does not include a match of said vendor identifier;
  - g) presenting to said customer said vendor database identifier in a list corresponding to said preferred payment method identifier;
  - h) paying said vendor according to said preferred payment method identifier;
  - i) storing, in a remittance preference database, remittance data pertaining to a remittance recipient;
  - j) translating and formatting, via a translation engine, said remittance data into one of a plurality of preferred formats;
  - k) forwarding, via a remittance generating engine, said formatted remittance data received from said translation engine to said remittance recipient based on the information stored in said remittance preference database; and
  - l) performing and executing said method substantially on said customer's computer system, thus eliminating the need for an invoice collection and payment intermediary.